

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Vito J. Pizzo  
Debtor

Case No. 20-02417-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Jan 13, 2021

User: AutoDocket  
Form ID: pdf002

Page 1 of 3  
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2021:**

Recip ID	Recipient Name and Address
db	Vito J. Pizzo, 511 Harrison Ave, Scranton, PA 18510-2311
5351392	Amato & Keating, 107 N Commerce Way, Bethlehem, PA 18017-8913
5356101	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5351393	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
5351394	Amex, PO Box 981537, El Paso, TX 79998-1537
5351395	Bank Cs LLC/Fidelity D, 101 N Blakely St, Dunmore, PA 18512-1901
5351396	++ CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262 address filed with court:, Caine & Weiner, PO Box 55848, Sherman Oaks, CA 91413-0848
5351402	Fay Servicing LLC, Attn: Bankruptcy Dept, PO Box 809441, Chicago, IL 60680-9441
5351403	+ Fayfinancial, 1601 Lyndon B Johnson Fwy, Farmers Branch, TX 75234-6512
5351391	Law Office of Brian E Manning, 502 S Blakely St, Dunmore, PA 18512-2237
5371037	+ MIDLAND CREDIT MANAGEMENT, INC. as agent for, Asset Acceptance, LLC, Po Box 2036, Warren MI 48090-2036
5351404	Manley Deas Kochalski, LLC, PO Box 165028, Columbus, OH 43216-5028
5351405	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
5351406	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Dr, Nottingham, MD 21236-5904
5351407	Midland Credit Managem, 320 E Big Beaver Rd, Troy, MI 48083-1238
5372416	+ Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
5351390	Pizzo Vito J, 511 Harrison Ave, Scranton, PA 18510-2311
5351410	Raymour & Flanigan, Attn: Bankruptcy, PO Box 130, Liverpool, NY 13088-0130
5363034	+ TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
5351413	Tdrcs/raymour & Flanig, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035
5351414	+ The Sherwin Williams Co., 811 S Washington Ave, Scranton, PA 18505-3895
5374321	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
5351415	US Bank Trust National Association, 3476 Stateview Blvd, Fort Mill, SC 29715-7203
5383409	US Bank Trust National Association, c/o Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 24

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 13 2021 19:25:36	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5351397	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 13 2021 19:14:49	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5353533	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 13 2021 19:15:18	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5351398	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 13 2021 19:14:24	Capital One Bank USA N, PO Box 30281, Salt Lake City, UT 84130-0281
5353707	+ Email/Text: mrdiscen@discover.com	Jan 13 2021 19:20:00	Discover Bank, Discover Product Inc, PO BOX 3025, New Albany, OH 43054-3025
5351399	Email/Text: mrdiscen@discover.com	Jan 13 2021 19:20:00	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316

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5351400	Email/Text: mrdiscen@discover.com	Jan 13 2021 19:20:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
5351401	Email/Text: bknotice@ercbpo.com	Jan 13 2021 19:21:00	Enhanced Recovery Co L, PO Box 57547, Jacksonville, FL 32241-7547
5352450	Email/PDF: resurgentbknotifications@resurgent.com	Jan 13 2021 19:25:37	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5367162	Email/PDF: resurgentbknotifications@resurgent.com	Jan 13 2021 19:25:34	LVNV Funding, LLC c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5351408	Email/PDF: cbp@onemainfinancial.com	Jan 13 2021 19:15:15	Onemain, PO Box 1010, Evansville, IN 47706-1010
5351409	Email/PDF: cbp@onemainfinancial.com	Jan 13 2021 19:14:22	Onemain Financial, Attn: Bankruptcy, PO Box 3251, Evansville, IN 47731-3251
5383343	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 13 2021 19:25:36	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5352664	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 13 2021 19:21:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
5351411	Email/PDF: gecsed@recoverycorp.com	Jan 13 2021 19:14:47	Synco/amazon, PO Box 965015, Orlando, FL 32896-5015
5351729	+ Email/PDF: gecsed@recoverycorp.com	Jan 13 2021 19:14:23	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5351412	Email/PDF: gecsed@recoverycorp.com	Jan 13 2021 19:14:22	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5379006	*+	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 15, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2021 at the address(es) listed below:

Name	Email Address
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District/off: 0314-5  
Date Rcvd: Jan 13, 2021

User: AutoDocke  
Form ID: pdf002

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Brian E Manning	on behalf of Debtor 1 Vito J. Pizzo BrianEManning@comcast.net G17590@notify.cincompass.com
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust bkgroup@kmlawgroup.com
Joseph P Schalk	on behalf of Asst. U.S. Trustee United States Trustee joseph.schalk@usdoj.gov ustpreion03.ha.ecf@usdoj.gov
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**LOCAL BANKRUPTCY FORM 3015-1****IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA****IN RE:  
VITO J. PIZZO****CHAPTER 13****CASE NO. 5:20-bk-02417****Debtor(s)**☒ ORIGINAL PLAN  
1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup> AMENDED PLAN (indicate #)0 Number of Motions to Avoid Liens0 Number of Motions to Value Collateral**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase- money security interest, set out in § 2.G	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN.****A. Plan Payments From Future Income**

1. To date, the Debtor paid \$ 0.00 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$ 49,255.24 plus other payments and property stated in § 1B below:

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
11/2020	10/2025	820.90	0.00	820.90	49,255.24
				Total Payments:	49,255.24

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.
3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. *Check One:*
- ☐ Debtor is at or under median income.  
*If this is checked, the rest of § 1.A.4 need not be completed or reproduced.*
- ☒ Debtor is over median income. Debtor estimates that a minimum of \$ 201.46 must be paid to allowed unsecured creditors in order to comply with the Means Test.

**B. Additional Plan Funding From Liquidation of Assets/Other**

5. The Debtor estimates that the liquidation value of this estate is \$ 0.00.  
(Liquidation value is calculated as the value of all non- exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.) *Check One:*
- ☒ No assets will be liquidated.

**2. SECURED CLAIMS.****A. Pre-Confirmation Distributions. Check One:**

☒ None.

**B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check One:**

☐ None.

*If this is checked, the rest of § 2.B need not be completed or reproduced.*

- ☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Fay Servicing	Debtor's Residence	8521

**C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check One:**

☐ None.

*If this is checked, the rest of § 2.C need not be completed or reproduced.*

- ☒ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Postpetition Arrears to be Cured	Estimated Total to be paid in plan

Fay Servicing	Debtor's Residence	27,000.00	0.00	27,000.00
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**D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)** *Check One:*

☒ None.

**E. Secured claims for which a § 506 valuation is applicable.** *Check One:*

☒ None.

**F. Surrender of Collateral.** *Check One:*

☒ None.

**G. Lien Avoidance.** *Do not use for mortgages or for statutory liens, such as tax liens. Check One:*

☒ None.

**3. PRIORITY CLAIMS.**

**A. Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.
2. Attorney's fees. Complete only one of the following options:
  - a. In addition to the retainer of \$ 2,610.00 already paid by the Debtor, the amount of \$ 1,700.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
  - b. \$ [Enter text here](#) per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).
3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above. *Check*

one:

☒ None.

**B. Priority Claims (including certain Domestic Support Obligations).**

Allowed unsecured claims entitled to priority under § 1322(a) will be paid in full unless modified under §9.

Name of Creditor	Estimated Total Payment
Internal Revenue Service	13,259.15
Pennsylvania Department of Revenue	2,818.34

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one:**

☒ None.

**4. UNSECURED CLAIMS.**

**A. Claims of Unsecured Nonpriority Creditors Specially Classified. Check one:**

☒ None.

**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**

**5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one:**

☐ None.

*If this is checked, the rest of § 5 need not be completed or reproduced.*

☒ The following contracts and leases are assumed (and arrears in the allowed claim to be cured in the plan) or rejected:

Name of Other Party	Description of Contract or Lease	Monthly Payment	Interest Rate	Estimated Arrears	Total Plan Payment	Assume or Reject
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Fidelity Deposit & Discount Bank	Automobile Lease	775.00		0.00		Assume
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## 6. VESTING OF PROPERTY OF THE ESTATE.

### Property of the estate will vest in the Debtor upon

*Check the applicable line:*

- ☒ plan confirmation.
- ☐ entry of discharge.
- ☐ closing of case.

## 7. DISCHARGE: (Check one)

- ☒ The debtor will seek a discharge pursuant to § 1328(a).
- ☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

## 8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: [Enter text here](#)

Level 2: [Enter text here](#)

Level 3: [Enter text here](#)

Level 4: [Enter text here](#)

Level 5: [Enter text here](#)

Level 6: [Enter text here](#)

Level 7: [Enter text here](#)

Level 8: [Enter text here](#)

*If the above Levels are filled in, the rest of § 8 need not be completed or reproduced.* If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.

- Level 2: Debtor's attorney's fees.
- Level 3: Domestic Support Obligations.
- Level 4: Priority claims, pro rata.
- Level 5: Secured claims, pro rata.
- Level 6: Specially classified unsecured claims.
- Level 7: Timely filed general unsecured claims.
- Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

**9. NONSTANDARD PLAN PROVISIONS.**

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

None

Dated: October 14, 2020

/s/Brian E. Manning  
Attorney for Debtor

/s/ Vito J. Pizzo  
Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.